G. R. S. IX-5]

R.7.203-92

*Previous references.*

1891-92

~~191~~

( G.7. )

File No. 29.9.189

Serial Nos. 1—10

*Later references.*

L

# GENERAL AND REVENUE SECRETARIAT.

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*Serial Nos.* 1—10.

~~Part~~ B for Aug, 1893.

---

SUBJECT.

Sanctioning certain resolutions of the State Life Insurance Committee.

---

P. 58 (R)

Endorsed By

W D 88—GPB—50,000—24-7-16

1
2.39

(General Serial No. 30)

OFFICE OF THE DEWAN OF MYSORE
1123
27 APR 92
220

1892.

From

OFFICE OF THE SECRETARY
27 APR 92
MYSORE STATE LIFE INSURANCE.

Earlier reference
Banking 10-11 881-3
7 May 1892

To

The Chief Secretary
to the Government
of Mysore

Dated 25th April

Despatched 27th

Received

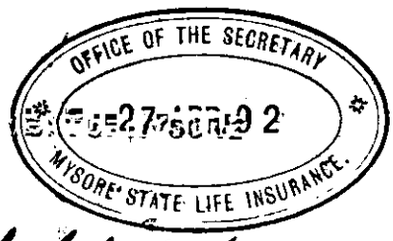
Enclosures No. 1 File

General No. 65
No.

Submitting copy of the Proceedings of the first Quarterly Meeting of the Committee of the Mysore State Life Insurance and requesting to obtain the Sanction of Government for certain resolutions contained therein.

Submitted
27/4/92
This Comm[n] should have been marked "Secret" & treated as "confid[l]"
Copies can be supplied
Mr Miles (Mysore)
29/4
Draft for Relevant approval as per letter dated 4-5-92
Draft submitted as 1/3

No: 65
Enc: 17th




To

The Chief Secretary

to the Government of Mysore.

Dated, Bangalore, 25th/27 April 1892.

Sir,

I beg to submit herewith for the information of the Diwan copy of the Proceedings of the first Quarterly Meeting of the Committee of the Mysore State Life Insurance held on the 31st March 1892 and to request that you will be so good as to obtain the sanction of Government for giving effect to the resolutions ~~referred to in~~ 4. 6. and 10 of the same, at your earliest convenience.

I have the honor to be

Sir

Your most obedient servant

[signature]

For Secretary

Insurance Committee

Encl to No 1

Proceedings of the 1st Quarterly Meeting of the Committee of the Mysore State Life Insurance held in the Public Office at Bangalore on the 31st March 1892.

---

Present

Doctor J. J. McLyann Senior Surgeon M. G. — Ex-Officio Members
Mr T. Ananda Row Chief Secretary — Ex-Officio Members
" H. Eagles Officiating Comptroller — Ex-Officio Members
" St. John Buchan Examiner P. W. A. — Ex-Officio Members
" L. Ricketts Insp. Genl. of Police & Forests — Members
" A. Rangaswamy Iyengar Deputy Commissioner and Ex-Officio Secretary Insurance Committee — Members
A. Srinivasa Charlu. R. B. — Members

Mr L. Ricketts in the Chair as President.

Read Progress Report of the Scheme.—

The total number of proposals received up to date was 216. The risk thereon was Rs. 299.762 and the

the monthly premium Rs: 1296-12-0.

Of the above 216 proposals, 37 resulted in Policies which were issued, 4 were rejected, 2 withdrawn, 124 circulated to members for opinion, 20 sent to Senior Surgeon for remarks, and the rest on hand pending receipt of Official Superior's Certificate and other references.

Propositions

2. The following proposals for decision, the members having differed in their opinion for accepting them: —

(1) Proposal for insurance on the life of C. Krishna Murti Rao, clerk in the Dewan's Office Marjee Department.

(2). Proposal for —do— —do— of S. Rangachar, Revenue gumasta of Arsikere Taluk.

(3) Proposal for —do— —do— of E. Ramaswamy Naidu, mutchi in the P.W. Secretary's Office.

(4) Proposal for —do— —do— of L. Narasimha Murti Rao, Record keeper of Arsikere Taluk

(5) Proposal for —do— —do— of Mr. Dalton, Chief Assistant P.W. Secretariat.

Resolutions

Resolved that the majo of opinions of the members sh prevail.

Resolved that as the Proposer life is not fully eligible his proposa may be accepted on a penalty of 5 years being added to his age as suggested by the Senior Surgeon.

If is a question whether
se Masters in Municipal
and other officials paid
Municipal Funds may be
d to insure their lives under
present rules, taking them as
s holding permanent appoint-
ts under Government. Vide Rule 4.

Resolved that as these
officials are not eligible for pension,
they cannot be considered as Govern-
-ment servants and therefore in-
-eligible for insurance under the
rules.

That a time should be
d, within which an insured
ld receive his Policy from the
asury Officer paying up his
remium; because insured
ons generally put off the
ipt of Policies and the
ment of 1st premium for a
e time.

Resolved that the payment
of 1st premium should be made within
a month from the date of receipt of
the Policy in the Treasury and the
following addition to rule 21 is
suggested.

" If a policy is not claimed
from the Treasury within a month
from the date of its receipt thereat,
the matter shall be reported to the
Secretary who will call upon the
insured to furnish a fresh Medical
Certificate."

The Revenue Survey Department
is subject to frequent reductions of its
establishment. It is therefore a question
whether any proposal for insurance
from the existing members of the Depart-
-ment, such as measurers, Karkoons &c
[redacted] accepted and dealt with

Resolved that they are eligible to
insure under the present rules.

6. Proposed that whether fractions of a rupee in the amount of Bonus may be entered in the Policy.

Resolved that Sanction of Government may be obtained for omitting fractions of a rupee in awarding Bonus.

7. Proposed that the rule 17 as regards the signing of Proposals in the presence of immediate Superiors &c requires to be extended, it having presented some difficulty to some Administrative and Executive Officers such as Deputy Commissioners &c in signing their proposals owing to the presence of a District judge or the Chief Secretary not being easily procurable.

Resolved that no addition is necessary for the present and the rule may be allowed to stand as it is.

8. District Medical officers should go round the District for the purpose of examining the Proposers.

Resolved that no further action is necessary, the Government having already decided the matter favorably Vide Proceedings No: 14466-74 / Cir: 215 dated 16th March 1892 (not received in this Office).

9. The Executive Engineer Ashtagram Channel Division and the Executive Engineer Kadur Division objected in their Demi Officials to the address of the Chief Secretary to the Dewan to the following provisions and suggested amendment of the rules.

(1) The disadvantage suffered by a dismissed Officer of losing half the amount paid by him under rule 10.

The rule was introduced after much deliberation. The main object of it is to secure integrity on the part of officials towards Government cannot therefore be now altered.

(2). The system of adding Compound interest on all arrears of premium due by a peredi who ceases to be a Government Servant. Vide rules 10 and 26.

Resolved that the rule should stand. No alteration seems called for as the question was fully considered before sanctioned by Government.

The Assistant Surgeon Hassan District pointed out in his No. 137 dated 10th March 1892 to the Senior Surgeon certain difference in the payments of premium which two Officers on the same pay and of the same age according to last birthday will have to make.

Resolved that as no hardship is apparent, the objection calls for no consideration.

10. Office Establishment

A lump sum of Rs:500 was sanctioned in Government Proceedings No: 8488-531 / Cis: 146 dated 27th October 1891, for the entertainment of a temporary Establishment up to end of March current and the same was utilized as follows from November 1891 up to end of March 1892.

| | |
|---|---|
| 1. Head Accountant | Rs: 45 |
| 1. Deputy —do— | 30 |
| 1. Mistri | 12 |
| 1. Peon | 7 |
| Office Contingency | 6 |
| Total Rs: | 100 |

Resolved that as the work will only be heavy for a short time, that is, until the old officials have insured their lives, a sum of Rs: 900 will be alloted for the establishment for a period of six months commencing from 1st April 1892.

The

The above establishment is found to be too small for the work which is growing heavy and the following establishment on a permanent scale is recommended.

| | |
|---|---|
| 1 Manager on pay | Rs: 50 |
| 1 Accountant | " 30 |
| 1 Clerk | " 20 |
| 1 Munshi and Record keeper | " 15 |
| 1 Mutchi | " 12 |
| 2 Peons at 7 each | " 14 |
| | 141 |
| Office contingency | 9 |
| Total | Rs: 150 |

The cost of establishment should be met from the Insurance Funds and the services rendered therein considered as qualifying for pension from the Provincial Revenues, the Insurance fund being charged with a percentage.

To be considered later on.

II. Office Room.

Want of a room for Office is felt and a suitable place may be allotted for the purpose.

Resolved that as the offi
Inspector General of Police a
will shortly be removed to Fort
Comptroller will then arrange

"Copy"

(Signed) L. Ricketts
President

For Secretary to the Insurance Committee

SL (2)

Read,

Letter No 65 dated the 25th April 1892, from the Secy. to the Mysore State Life Insurance Committee, submitting proceedings of the first quarterly meeting of the Committee held on the 31st March 1892 and soliciting sanction for giving effect to certain resolutions recorded therein.

Government Records

No 2663-4/235 dt 16-5-92

Order thereon:-

This communication should have been marked and treated as Confidential

2. The Government are pleased to sanction the following additions

to Rule 21 of the Life Insurance Rules published under Notifn No. 305 dated 27th October 91

"If a policy is not claimed "from the Treasury within a "month from the date of "its receipt thereat, the matter "shall be reported to the "Secretary who will call "upon the insured to furnish "a fresh medical certificate"

3. The Government are ~~also~~ pleased to direct in entering the amount of the bonus in Policies, that ~~the~~ fractions of a Rupee be ~~not entered in the Policy after the amount of the Bonus to be awarded~~ omitted.

4. An additional sum of Rs 900 is sanctioned for the Office establish—ment of the Insurance

Orders are being passed on this question. (Pink

Secretary for a further
period of 6 months from
1st April 1892.

Draft 16/5

Draft
9.5.92 Chf Secy

M.S. 7.92

To
The Secy: Exec: Committee
The Comptroller Chf.

Ch. 14/5/92

2/9.39

Confidential

In Sweden

2

for appl
In re
11/5

Hans Comedens
11/5

approved by
14/5 39

(General Serial No. 3)

OFFICE OF THE
DIWAN OF MYSORE
7 - JUL. 92
R 69½
200

From The Secretary (3)
Insurance Committee

To The Chief Secretary
to the Government
of Mysore.

Dated 6th July

Despatched 7th July

Received

Enclosures No. 1 File

General No. 2 / 87-92
No

Submitting a copy of the Proceedings of the 2nd quarterly Meeting of the Life Insurance Committee and requesting early sanction of Government to resolution 7 of the same.

Rev. XX 7/07

Subbadar.
Putup copies of Rules.
Mark 7/7.

Submitted with a draft for approval - Mark 9/7.

3

OFFICE OF THE SECRETARY TO THE
MYSORE STATE LIFE INSURANCE COMMITTEE.

No. 29.

Bangalore, 6th July 1892

*From*

*The Secretary to the Mysore,*
*State Life Insurance Committee,*
*Bangalore.*

*To*

*The*

Chief Secretary to the
Government of Mysore

~~Sir,~~

Sir,

I beg to submit herewith for the information of the Dewan copy of the Proceedings of the 2nd Quarterly Meeting of the Mysore State Life Insurance Committee held on the 18th June 1892 and to request that you will be so good as to obtain the sanction of Government to resolution 7 of the same at your earliest convenience.

I have the honor to be
Sir
Your most Obedient Servant
By Ca[illegible]
For Secretary to the Insurance
Committee

Encl to 413

Proceedings of the Second Quarterly Meeting of the Mysore State Life Insurance Committee held in the Public Office at Bangalore on the 18th day of June 1892 at 3.30 P. M.

---

Present

The Honorable P. Chentsal Rao B. A. B. L. President
L. Ricketts Esquire Excise Commissioner
T. Ananda Rao Esquire Chief Secretary to Dewan
A. Rangaswamy Iyengar Deputy Commissioner
A. Srinivasachariu Esquire R. B.
H. Eagles Esquire Officiating Comptroller
R. St. John Buchan Esquire Examiner P. W. Acct.
G. L. Lackshmanswami Esquire Asstt. Surgeon and Chief Assistant to Senior Surgeon

} Members

Read and recorded the Progress Report of the Scheme.

The number of Proposals received up to date was 379. of which 203 resulted in Policies, 58 were rejected and withdrawn and the rest pending

The monthly premium recoverable on the above 203 Policies issued was shewn to be Rupees 1354 against a risk of Rs 303635

The actual collection of premium up to end of May 1892 was Rupees 1508 /- and the expenditure Rupees 901 - 14 - 4 up to date -

| Proposition | Resolution |
|---|---|
| 2. Thirty-six Proposals were brought up for final decision as there was difference of opinion among the members - | Of these twenty-three were disposed of according to the merits of each case. |

Meeting adjourned to Monday the 20th June /92

/signed/ P. Chentsal Rao

President

---

Adjourned Meeting held at 1 P.M on 20th June 1892

The Honorable P. Chentsal Rao B. A. C. President (absent)

L. Ricketts Esquire in the Chair as President } Members Present

T. Ananda Rao Esquire Chief Secretary

A. Rangasawmy Iyengar Esquire Dy. Commr.

A. Srinivasacharlu Esquire R. B.

H. Eagles Esquire Officiating Comptroller

R. St. John Buchan Esquire Examiner P. W. Accts.

G. L. Lackshmanswami Esquire Asstt. Surgeon and Chief Assistant to Senior Surgeon

| Proposition | Resolution |
| --- | --- |
| The remaining 13 proposals were brought up for final decision | Disposed of according to the merits of each case. |
| 2. Applications from K. Vasudeva Rao and T. Krishna Murti Rao Stone keeper, Mysore Sanitary Division and Head clerk Central Jail Bangalore, respectively, proposing that they may be allowed to accept the reduced bonus under the following conditions:- (1) If they live till they complete 55 years of age full bonus may be paid to them. (2) If they die within the age of 55 the reduced bonus offered may be paid to their respective heirs etc: | Resolved that the conditions cannot be accepted, as they are inconsistent with the Rules in force. |
| 3. President's note dated 26th April 1892 raising the following questions:— | |

(1) The questions to be answered by the person to be insured and those to be answered by the Medical Officer are mixed up in one and the same paper. Why so? Make them distinct.

(2) The ages of brothers living are not given; we must see that they are given in future

Mr. Rangaswami Iyengar and Mr Eagles will recast the questions with reference to these remarks.

(3) Do the Medical Officers examine private organs? There is nothing to show that they do.

(4) We must try to create some interest in the Medical Officers to make a searching examination. May we not offer some fee for every case rejected finally? This point has to be considered. We cannot be too careful in accepting applications. We must reject all doubtful cases.

These points deferred to the next meeting for discussion in the presence of the President

4. The Members object to Proposers being examined by the Chief Assistant in the absence of the Senior Surgeon from Head Quarters (Vide Proposal No. 126). The point requires to be settled so that there may be no more objections of the kind in future.

Resolved that the Senior Surgeon be written to demi officially on the subject

5. Chief Secretary's No. 4580/403 1892 dated 9th June forwarding for opinion copy of Senior Surgeon's No. 2181 dated 2nd Idem recommending that if a Sub Assistant Surgeon is in the Medical Charge of a District, he may be permitted to examine Candidates for Life Insurance.

Resolved that it is not desirable to entrust the duty of examining Proposers to such Medical Official of short service and inexperience

6. Two accountants may be selected to audit the accounts of the Insurance Fund before the 31st of July 1892 as prescribed in para 16 of the Rules

Mr: Barras Manager of the Comptroller's Office and Mr: Diaz Accountant of the P.W. Examiner's Office may be directed to audit the accounts.

7. Proposed that in order to ensure prompt disposal of papers and every question that presents itself the Meeting should be convened once in every month.

Unanimously agreed to and resolved that the Government should be addressed to sanction the Meeting being held on the first Monday after last Saturday of every month.

/Signed/ L. Ricketts
President

Copy

Mr Eagles
for Secretary D.C.

WW

10

Draft prepared
P.L.
9/7

Read :-

Letter No 29 of the 6th July 1892 from the Secy, State Life Insurance Committee, submitting a copy of the proceedings of the second quarterly meeting of the Committee, and requesting sanction to Resolution No 7 to the effect that the meetings of the Committee shall in future be held once every month, on the first Monday after the last Saturday.

Order.

Approved - ~~Rules~~ The following rule shall be substituted for Rule 1 of the Subsidiary Rules sanctioned by Pro: No. 1302 / 1427 dated the 15th Febr 1892 :—

" The Committee shall meet for transaction of business once every month on the first Monday after the last Saturday."

Print

Chief Secy

To The Secy, Insurance Committee

Why cannot we add to the existing rule, " or oftener if necessary ".—

The Pt. Secy will convene the meeting as often as may be necessary.—

Sometimes we may have no business every month.—

Draft prepared
Pt. 29/7

29/7/92

Draft approved
Pt. 29/7

Draft approved
Pt. 31/8

Dr. Ins. Mysore 5/8 Read

(10)

Letter No. 29 of the 6th July 1892 from the Secretary, Mysore State Life Insurance Committee, submitting a copy of the proceedings of the second quarterly meeting of the Committee, and requesting sanction to Resolution No. 7 to the effect that the meeting of the Committee shall in future be held once every month, on the first Monday after the last Saturday.

No. 1961 / R. F 30-92 Dt. 7th August 92 / 10.

Order thereon:-

The Government direct the addition of

words "and oftener if necessary" after the words "once in every quarter" occurring in the Rule 1 of the Subsidiary Rules sanctioned by Proceedings No 13032/1427 dated the 15th Feby 1892.

This will suit the purpose in view better than the Committee's proposal

Chief Secy

To

The Levy Insurance Committee

Bangalore

*Proceedings of the Government of His Highness the Maharaja of Mysore, (Revenue),—dated 7th August* 1892.

READ :—

Letter No. 29 of the 6th July 1892, from the Secretary, Mysore State Life Insurance Committee, submitting a copy of the proceedings of the second quarterly meeting of the Committee and requesting sanction to Resolution No. 7 to the effect that the meeting of the Committee shall in future be held once every month, on the first Monday after the last Saturday.

---

No. 1961—R. F. 30-92, DATED, BANGALORE, 7TH AUGUST 1892.

ORDER THEREON.—The Government direct the addition of the words "and oftener if necessary" after the words "once in every quarter" in Rule 1 of the Subsidiary Rules sanctioned by Proceedings No. 13032—1427, dated the 15th February 1892. This will suit the purpose in view better than the Committee's proposal.

T. ANANDA ROW,
*Chief Secretary.*

---

To—The Secretary, Insurance Committee, Bangalore.

Exd.—A.N.N.

(4)

1892.

# GOVERNMENT OF MYSORE

REVENUE.

PROCEEDINGS.

*Dated 7th August 1892.*

No. 1961.
R. F. 30-92.

Making an addition to Rule 1 of the Subsidiary Rules for the Mysore State Life Insurance.

For the original draft
Please see RF 46
of 92.—

Mysore Govt. Central Press, Bangalore.—12-8-92.—120.

(General Serial No. 30)

1892.4300

2 OCT. 9

From The Secretary
Imperial State Life Insurance

To The Chief Secretary
to the Govt.

Dated 27th October
Despatched
Received

**Enclosures No.**

General No. 15[illegible]/92
No.

Submitting Copy of
Proceedings of the meeting
of the Insurance Committee
held on the 10th Sept. 1892.

Rec. 28/10

Submitted.
Mr. 27/10/92

Please get an order
in terms of the remarks
noted in pencil and
for the 1st day amended
Mr 29/10

Submitted
Mr 27/10/92

Draft Sub &
29/10
13/12

(5)

OFFICE OF THE SECRETARY
27 OCT. 92
MYSORE STATE LIFE INSURANCE.

OFFICE OF THE SECRETARY TO THE
MYSORE STATE LIFE INSURANCE COMMITTEE.

No. 351

Bangalore, 27th October 1892

*From*

*The Secretary to the Mysore,*
*State Life Insurance Committee,*
*Bangalore.*

*To*

The Chief Secretary to the
Government of Mysore

~~Sir~~,

Sir,

I beg to submit herewith for the information of the Dewan Copy of the Proceedings of the Meeting of the Mysore State Life Insurance Committee held on the 10th September 1892.

I have the honor to be
Sir
Your Most Obedient Servant

M Cayley
For Secretary to the
Insurance Committee

GOVERNMENT OF MYSORE

Proceedings of the meeting of the Mysore State Life Insurance Committee convened on the 10th September 1892 at Bangalore,

Present

The Honorable P. Chentsal Rau, C.I.E. — President

L. Ricketts Esqr. Excise Commissioner and Inspector General of Police — 1st member

Doctor T. J. Mc Gann Senior Surgeon — 2nd member

A. Rungaswamy Iyengar Esquire Deputy Commissioner of Mysore — 3rd member

H. Eagles Esquire Assistant Comptroller — 4th member

A. Sreenivasacharlu Esqr. R. B. Secretary to the Dewan — 5th member

R. St. John Buchan Esqr. Examiner P.W. Accounts. — 6th member

Absent

T. Ananda Rau Esqr. Chief Secretary to the Dewan. — member

Read the Progress Report of the Scheme and recorded — The number of Proposals received up to date was 482 of which policies were issued for 282; 107 were rejected and 3 referred for further examination; 23 are under circulation among Members and the rest pending. The amount of Monthly premium recoverable

on the above 282 Policies was Rs 1826/= and the risk thereon was Rs 4,12,153/=. The actual collection for the Official Year ended 30th June/92 was Rs 2895/ including interest at the Savings Bank rate and the expenditure was Rs 1057/=. The balance at ~~Mar~~ credit at the beginning of the Official Year was Rs 1844/=.

2. Resolved that the 15 Proposals, brought up for final decision, the Members having differed in their opinion, be disposed of Accordiny to the orders recorded on each Proposal by the President with reference to the opinion of the meeting.

3. Resolved that the following points be disposed of Accordiny to the orders entered opposite to each: ———

(1) Bangalore Treasury Officer's No: 391 dated 28th July 1892.

A question is raised — whether in the Case of Military Officers the premium Should be Calculated on the naminal or Net pay?

In the case of Military Officers the premium Should be Calculated on the Net pay.

(2) The Treasury Officer Tumkur delivered the Policy No: 57 to the Insured though the prescribed time of one Month, from

As the insured was moving from place to place on account

date of receipt of it at the Treasury, had expired. Instructions required as to whether the Policy in question should be recalled or allowed to be held by the Insured.

of his transfer he may be exempted from the operation of the rule but the arrears should be paid up.

(3) The President has raised the following questions:—
(a) Do the Medical officers examine private organs? There is nothing to shew that they do.
(b) We must try to create some interest in the medical officers to make a searching examination. May we not offer some fee for every case rejected finally? This point has to be considered. We cannot be too careful in accepting applications. We must reject all doubtful cases.

To lie over till next Meeting.

(4) How are Policies, not received in time i.e. within

All such cases should be

a

a Month from the date of receipt in Treasury owing to absence on leave &c. of the insured, to be dealt with?

placed before the Committee for orders.

(5) Are not the rules of Insurance Compulsory on a female appointed for the first time under this Government since the introduction of the said rules?

Enquiries should be made from other Insurance Companies as to what rule they have adopted in Cases of females and further report submitted, whereon the question will be decided.

Govt will award a separate Bonus

(#) Or if the rule should be as stipulated by the Committee then two conditions are to be satisfied viz. 1st that the insurance results in one year dated from the commencement of the premiums & 2nd the premiums to be paid shall be at least 5% of the amt. due as only

(6) From what date has premium to be charged? Is it from the date of issue of the Policy or from the date of its receipt by the insured. For instance if a Policy be issued on the 30th July and the insured receives it from the Treasury on the 2nd August, has he not to pay premium for both July and August.

The premium shall be charged from the date of receipt of the Policy by the insured.

Payment for July need not be made.

Insured who is given an accidental date

The Date of its receipt by him

Amt of premium being fixed with reference to conditions existing at the time the Policy is issued it seems but right to charge the premium from the date of the Policy & not from the date of its receipt by the insured

(7) With regard to the date of birth of a Proposer The month and date cannot be ascertained except the year in which he was born. In such cases what is the month in which he should be supposed to have been born?

A Proposer

and the 1st January of the English Calendar year in which he was born.

(8) The Proposer is not aware of the date of his birth nor does he possess horoscope or other information. The persons testifying to his age each gives two different dates. Which of these has to be taken?

A Proposer

The age given by the Medical Officer should be taken in these cases.

4 Read explanation of H. R. Sreenivasa Rau Amildar of Tarikere in connection with the false Statement made by him in the course of medical examination regarding the State of his brothers health — Resolve that the Amildar be informed that the Committee do not believe his Statement that he did not know about his brothers diabetes.

Call for a brief statement of the incident

5 Read Senior Surgeon's docket Dtd: 2705 dated

— dated 13th August 1892 forwarding for favour of his disposal a letter from A. R. Sreenivasa Rau Amildar in which he requests that he may be allowed to be reexamined by any other Medical Officer as he is free from all deceases — Resolved that the Senior Surgeon be asked to examine him on his paying a fee of Rs 16 which the Senior Surgeon may take.

6. Read the Auditor's Report on the examination of the Registers &c.m of this Office. — Resolved that the Report be circulated to the Members for opinion.

7. The period of six months for which the Office Establishment was Sanctioned in Pro: No: 2603-4/235 dated 16th May 1892 having expired, the Secretary has been directed to prepare a Memo in regard to the requirements and circulate the Same to the Members for their opinion.

8. With reference to the question raised as to whether the Cost of Establishment and Contingencies Should not be debited to the Provincial Revenue for a time as preliminary expenses instead of to the Insurance Fund — Resolved that the expenses be debited to the Insurance Fund only —

/Signed/ D. Chentsal Rau
President

"Copy"
Ag Eagles
for Secy Fam. D.C.

(General Serial No. 30.)

1892-93 506

*From*

*The Chief Secretary to the Dewan of Mysore.*

*To* The Secretary to the Mysore Life Insurance Committee

*Dated* 15th December 92

*Despatched*

*Received*

Enclosures No.

*General No.* 8503

*No.* R. 1069-92

Recording letter from the Secy, Insurance Committee Subg a copy of the Proqs: of the Meeting of the Committee held on 10th Sept: 92, with approval of certain Resolutions therein passed

(6)

Read,

Letter № 351 dated the the 27th October 1892 from the Secretary, Mysore State Life Insurance Committee, submitting a copy of the Proceedings of the Committee Meeting held on 10th Sept. 1892

Order thereon: 8/10.
Dec. 1892

8503
No. R 1069-92 D7
15-12-92
17

Recorded with the following observations:-

2. Government approve of the resolutions of the Committee in regard to

(a) Calculating the premium paid by Military officers on their net pay;

(b) Allowing an official of the Tumkur Dt. to pay his first premium after due date with arrears from the date of the issue

of his policy;

(c) fixing the 1st of January of the English Calendar year as the date of birth in the case of proposers who cannot give the exact date and month of their birth; &

(d) directing that the age certified to by the Medical Officer should be taken in cases where the proposer is not aware of the date of his birth and persons testifying to his age give two different dates.

3. Government will await a separate report on the point alluded to in clause 5, Resolution No 3, viz, as to whether the Rules of Insurance are not compulsory on a female appointed for the first time under Govt.

4. With regard to the date from which the

the premium has to be charged (Vide clause 6 of para 3 of the Committees proceedings) Govt observe that the amount of ~~premium~~ bonus being fixed with reference to conditions existing at the time the Policy is issued, it seems but right to charge the premium from ~~the date of the policy~~ such time and not merely from the date of its receipt by the Insured which is often an accidental date; or if the rule should be as suggested by the Committee, then two conditions are necessary to safeguard it from injurious results, viz

1st. the risk will Com-mence only from date of payment of premium and

2d. the bonus to be

paid should be Payment due according to age at time of payment of the 1st premium

5— The Secretary to the Insurance Committee will be good enough to submit a brief statement of the incident connected with the ~~statements~~ evidence of Builder & Greenwood referred to in para 4 of the Committee's Proceedings.

15/12

Chief Secy

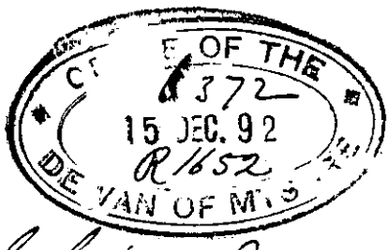
W.M

To The Secretary to the Insurance Committee.

(General Serial No. 30.)

1892.

*From*




*To* The Chief Secretary to the Government of Mysore

*Dated*

*Despatched* 15th December/92

*Received* 21/12/92

**Enclosures No.**

*General No.* 5008 *No.* Enclosures 2 / 1 Set

Subject: Submitting a copy of the Proceedings of the meeting of the Mysore State Life Insurance Committee held on the 5th December 1892.

A. Submitted.

The point referred to in Resolution IV (5) has been disposed of in

Please cite the order 15/12/92 & have a draft prepared in terms of remarks recorded within.

Revised draft letter 17/12/92 submitted

C. Subba Rao draft Sent

Recd 16/12

GOVERNMENT OF MYSORE

OFFICE OF THE SECRETARY TO THE
MYSORE STATE LIFE INSURANCE COMMITTEE.

No. 500. Enclosures 3. Bangalore, 14th December 1892

OFFICE OF THE SECRETARY
15 DEC. 92
MYSORE STATE LIFE INSURANCE.

From

The Secretary to the Mysore,
State Life Insurance Committee,
Bangalore.

To

The Chief Secretary to the
Government of Mysore

~~Sir~~,

Sir,

I have the honor to submit a copy of the Proceedings of the meeting of the Mysore State Life Insurance Committee held on the 5th December 1892 and to request that you will be so good as to obtain the early orders of Government on the point referred to in the Resolution IV (5)

I have the honor to be
Sir
Your most obedient servant

By Cayley
For Secretary to the
Insurance Committee

7a

Proceedings of the Quarterly Meeting of the Mysore State Life Insurance Committee held on the 5th December 1892 at Bangalore.

---

Present

Doctor T. J. McGann, Senior Surgeon
A. Rungasawmy Iyengar Esquire, Dy: Commr.
A. Srinivasachar Esquire Inspr. Secretary
H. Eagles Esquire Asstt. Comptroller —— } Members

Absent

The Honorable P. Chentsal Rao B.A.C. — President

T. Ananda Rao Esquire Chief Secretary
L. Ricketts Esquire Excise Commissioner
R. St. John Buchan Esquire Examiner Public Works Accounts. } Members

Doctor T. J. McGann in the Chair as President.

I Read the Progress Report of the Scheme and recorded. The number of Proposals received up to date was 544, of which policies were issued for 391; 115 were

were rejected and 5 referred for further Medical examination, 12 are under Circulation among members and the rest pending.

The amount of monthly premium recoverable on the above 391 policies is Rupees 2466-8-- and the risk to Government is Rupees 541436.

The actual collection up to end of October 1892 was Rupees 10570-6-3, the expenditure Rupees 1720-11-2 and the balance at credit of the Fund, Rupees 8849-11-1.

II. Resolved that the Proposals numbers 114, 294, 395, 474, 495, and 497 brought up for final decision be disposed of as follows:—

Proposal No: 114 = To be rejected
" 294 - To be accepted with a penalty of 3 years
" 395 - To be accepted at ordinary rates
" 474. To be rejected
" 495 - To be accepted with a penalty of 2 years
" 497 - To be rejected

III. Resolved that the Policies numbers 174, 203, 252, 274, 301, 311, 312, 322 and 337 not

not received by the holders within the prescribed time of one month be delivered to the respective holders on production of a fresh Medical Certificate of a Satisfactory character according to para 21 of the Rules for the State Life Insurance.

IV Resolved that the following points be disposed of according to the orders entered opposite to each:—

1. The following questions were raised by the President in his note:—

(a) Do the Medical Officers examine private organs? There is nothing to shew that they do.

(b) We must try to create some interest in the Medical Officers to make a searching examination. It may be not offer some fee for every case rejected finally? &c &c:

To be deferred until the President is present

(2). The Director of Archaeological Researches states in his Lr: 102 dated 14th November 1892 that the proposer, T. Nanayakkara Pillay a Draughtsman of his Office has been entertained under him permanently as per verbal orders of the Dewan. Is this authority sufficient to consider the Proposer as an official permanently entertained under Government and to issue a policy to him?

A Policy may be issued.

(3.) Proposers ordered to appear before the Medical Officer for further examination put off doing so for months together. What further steps should be taken in such cases? Are the proposals to be rejected or are the proposers to be granted further time?

The Proposers' official superiors should be requested to direct them to appear before the Medical Officer within one month from the date of receipt of the Insurance Secretary's letter for examination and if the Proposers fail to do so, the matter should be reported to the Secretary. If the Proposers be on leave the above should take effect from the date of their return to duty.

GOVERNMENT OF INDIA

(4). A Proposer has no horoscope to produce but gives certain date of birth in his proposal which does not correspond either with the schedule of Establishment in the Comptroller's Office or with the evidence of witnesses he produces or with the opinion of the Medical Officer. What date should be taken in this instance?

The question has arisen in the case of Proposal No: 520, which is herewith submitted for orders.

Cases such as those referred to may be dealt with by the committee as they arise from time to time.

In the case of Proposal No: 520 the date of birth given by the Proposer may be accepted as correct

(5) Orders of the Government were solicited in this office No: 107 dated 6th May 1892 on the subject of insurance to be effected by the officials sent to the Southern Mahratta Railway Company for Service but no reply has yet been received

There is already an application from one of such officials which is now pending. Orders are solicited as to whether a policy may be issued to the applicant provided he undertakes to pay the premium monthly into any Treasury of this Government.

Government to be reminded in the matter

V Read Resolution 3 (5) passed in the last meetings and the form of the Medical Report of the Oriental Life Insurance Company - Resolved that the female Servants of Government be required to insure their lives and the Senior Surgeon be requested to draw up and submit to the Committee for disposal the questions necessary to be put to females at the time of Medical examination.

Note Sent to Govt for Approval

VI. With reference to the question that a suitable room may be provided for the Secretary's Office, as the present one, situated in the third floor, is very small, dark and ill-ventilated - Resolved that the matter be deferred till next meeting -

/Signed/ J. J. McGann
President

Copy

For Secretary, P.C.

(General Serial No. 30.)

1892.

*From*

*The Chief Secretary to the Dewan of Mysore.*

*To* The Secretary
Life Insurance
Committee.

*Dated* 22nd Decr 92

*Despatched*

*Received*

**Enclosures No.**

*General No.* 9468

*No.* C. 1193-92

Passing orders on letter
no. 500 of 14th Decr 92 from the
Secretary. Insurance Com-
-mittee, Submg copy of the
Progs: of the meeting of the
Committee held on 5th Decr 92.

GOVERNMENT OF MYSORE

(9)

Read :—

Letter No. 500 dated 14th December/92 from the Secretary to the Mysore State Life Insurance Committee, Bangalore, Submitting ~~a~~ copy of the Proceedings of a meeting of the Committee held on the 5th December 1892, and requesting early orders on the point alluded to in clause 5 of Resolution No IV.

No 9468-[illegible] dt 22/12/92
R. 1193-92 24

Order thereon.

The Secy is referred to Orders ~~having already been passed in Govt~~ Proceedings No 8767-807 dt R7. 161-92 the 16th December 1892 on the subject of insurance

of the lives of Mysore
timber officials lent ~~to the~~
for foreign service.
~~Southern Mahratta~~
~~Railway Company~~ V.
~~Government take this~~
~~proposal~~ ~~pending~~ 2/ With reference to clause (2) of Resolution IV
~~the~~ Secretary to the
Life Insurance Committee is requested to point
~~out the necessity of stating~~
out to the Director of
Archaeological Researches
that in cases of the kind
referred to in his No. 102
of the 14th November 1922
the Secretary expects the Head of the
Department to take the
necessary steps to have
the order recorded and
issued in due course.

~~2.~~ ~~The Secretary to~~ 3. Referring to Resolution V,
~~the Life Insurance~~
~~Committee is informed~~
that the questions for
the examination of
female

female employes when drawn up, should be submitted for the approval of the Government.

Chief Secretary.

To the Secretary, State Life Insurance Committee.

Should this be printed

Sub? I don't think it is necessary to print this order. MSK 22/12

(General Serial No. 30.)

(10) 10277 SC 9

1893 R2559

*From*

The Secretary to the Mysore State Life Insurance Committee

*To*

The Chief Secretary to Mysore Government

*Dated*

*Despatched* 11" March

*Received*

**Enclosures No. 2**

*General No.* 709
*No.* 709

Submitting copy of the Proceedings of the meeting held on the 6" March 1893

R. Regd. Mme 4/3

Submitted for information
S/L
13/3/93

Resubmitted with Red draft.. 27/7.
Red 14/3

2d
The same-no 3676/R402 d 23/8/93

Central Jail Press, Bangalore.—14-1-93.—1,002.

Red 13/3

GOVERNMENT PRESS

OFFICE OF THE SECRETARY TO THE
MYSORE STATE LIFE INSURANCE COMMITTEE.

Bangalore, 10th/11 March 1893

No. 709
Rec 2

*From*

*The Secretary to the Mysore,*
*State Life Insurance Committee,*
*Bangalore.*

*To*

*The*
Chief Secretary to the
Government of Mysore

~~Sir,~~

Sir,

I have the honor to submit for the information and orders of the Dewan, a copy of the Proceedings of the meeting of the Mysore State Life Insurance Committee held on the 6th March 1893, together with a copy of the questions referred to in Resolution IV (3).

I have the honor to be
Sir
Your most Obedient Servant
[illegible]
For Secretary to the
Insurance Committee

[illegible]

GOVERNMENT OF MYSORE

Encl 6819

If a lady, the following enquiries should be made:

(a) Are you married; if so, is there pregnancy?

(b) How many children?

(c) Have the labours been easy?

(d) Is there liability to miscarriage?

(e) Are the functions of the ovaries and uterus natural?

(f) Is there suspicion of organic disease of these organs?

(g) Is there any cancer of the breast or other organ?

Copy

For Secretary
Insurance Committee

MYSORE STATE LIFE INSURANCE.

*Statement and opinion by the Medical Officer.*

1. What is the Proposer's age and caste?

2. Is his appearance that of a man of the age stated?

3. Are his parents alive and what are their respective ages? If dead, at what age and of what diseases did they die?

| | *If living, state present age.* | *If dead, state age at death.* |
|---|---|---|
| Father | | |
| Mother | | |

4. How many brothers and sisters has he? Are they healthy? If any have died, at what age; and of what disease did they die?

5. What is his (Proposer's) general configuration and physical development?

| | | |
|---|---|---|
| Height | ft. | inc. |
| Weight | st. | lbs. |
| Circumference of chest | | inches |

*Respiration.*

6. Have you examined the lungs with the stethoscope and by percussion, and are they free from abnormal sounds

Has he ever suffered from spitting of blood, Pneumonia or Asthma or Chronic Cough?

What is the frequency of the Respiration?

*Circulation.*

7. Have you examined the heart with the stethoscope?

(*a*) Is there any abnormal sound?

(*b*) What is the number and character of the pulse and is it equal on both sides?

*Digestion.*

8. (*a*) Are the spleen and liver natural in size?

(*b*) Has he ever suffered from dropsy, fistula, hœmorrhoid or hernia?

(*c*) Has he had dysentery or diarrhœa, if so, for what period?

*Urinary Organs.*

9. Have you examined the urine, if so, what is the specific gravity

Is there any—

(*a*) Albumen

or

(*b*) Sugar.

10. Has he ever suffered from—

(*a*) Intermittent

(*b*) Remittent

or

(*c*) Other fevers.

How often has he suffered and when last ?

11. Has he ever suffered from rheumatism ?

12. Has he had small-pox or has he been successfully vaccinated ?

13. Has he ever met with any serious injury, if so, state its nature and when it occurred ?

14. Have you observed generally his appearance with reference to his habits ? Has he the appearance of a person whose habits and mode of living have been uniformally temperate ?

15. State your opinion of the Propo ser's life with reference—

(1) As to his present health.

(2) As to the state of different organs.

(3) As to his constitution.

(4) As to the eligibility of life (keeping in view both the personal condition and habits and the family history).

*Date*_____189

*Signature*

Proceedings of the Quarterly Meeting of the Mysore State Life Insurance Committee held on the 6th day of March 1893.

Present.

Doctor J. J. McGann Senior Surgeon.
L. Ricketts Esquire Inspector General of Forests.
A. Rangaswamiengar Esquire.
H. Eagles Esquire Offg: Comptroller.
} Members

Absent.

The Hon'ble P. Chentsal Row ____ President.
J. Ananda Row Esquire Chief Secretary.
A. Srinivasa Charlu Esquire P. B.
St. John Buckan Esquire Examiner P. W. Accounts.
} Members.

Doctor J. J. McGann in the Chair as President.

I. Read and recorded Cash Balance Report and Statement of Proposals received and disposed of.

The Premium collected during the months from 1st July 1892 to 31st January 1893 including the balance on 30th June 1892 amounted to Rs 16499-1-1 and the expenditure on account of Establishment and Contingent charges to Rs 1132 leaving a balance at credit of the Fund on the 31st January 1893 of Rs 15367-1-1.

The number of Proposals received up to date is 596 of which 440 resulted in Policies, 130 were rejected and 26 are pending disposal in the Secretary's Office.

II. Resolved that the following Proposals brought up for final decision be disposed as indicated against each : —

Proposal No. 558 — To be accepted at ordinary rates.

" 568 — The Proposer to be ordered to appear for reexamination after six months.

III. Resolved that Policies Nos. 203,337 which the official in whose favor they were issued failed to receive within the prescribed period of one month and ~~who have~~ declined to produce fresh Medical certificates called for according to rules, be cancelled and that the same steps be taken in all future similar cases.

IV Resolved that the following papers be disposed as noted against each : —

(1) Madura District General Assistant Commissioner's No. 97 dated 1st February last intimating that Swami Row Deputy Munshi of } Cannot be reconsidered.

of his Office whose proposal was rejected in May last on his declining to accept the reduced bonus passed for him by the Members, has upon reconsideration consented to accept the same.

(2) Police Inspector General's No. 2014/374 dated 20th January last with all previous correspondence relating to the transfer of services of Police Jamadar Ramanna now a Proposer for insurance) to Yellundur Jahagir in 1885.

The question is whether the transfer effected only under the Orders of the Inspector General without the formal sanction of Government may be considered as authoritative and whether the Jamadar may be allowed to insure his life.

As soon as an authoritative ruling is given by Government that the official in question is a servant of Government and will be entitled to pension, he may be allowed to submit a proposal for insurance with a fresh Medical examination.

(3) Senior Surgeon's No. 4065 dated 16th February last furnishing as per Resolution V of the last Meeting a set of questions to be put to

The questions furnished may be accepted.

Female applicants for Insurance may be examined by

female proposers for insurance, in addition to those already in use.

by a lady Assistant Surgeon or by a District Medical Officer with the aid of a Midwife and Nurse.

(4) Government Proceedings No. 8503/1069 dated 15th December 1892, suggesting in para 4 thereof certain conditions in charging the premium on policies, decided in Resolution 3(6) of the Meeting held on 10th September 1892.

Recorded.

(5) Government Proceedings No. 10165-7/1322 dated 28th December 1892 passing orders in the case of officials newly entertained and rejected by the Committee as ineligible for insurance

Recorded.

(6) Government Proceedings No. 11963/203 dated 4th January 1893 reviewing the Report on the working of the State Insurance Scheme for 1891-92.

Recorded.

(7) Gadchully Munsiff's No. 15 dated 28th February 1893 reporting that C. Sitaram Row Process Clerk of his Court in whose favor a Policy was issued on the 20th February last has gone on one year's leave to study in the Law class at Madras and requesting to be instructed whether the official in question should be required to receive the Policy now or after his return from leave.

This is a new official and has gone on forfeiture of full pay.

} He must take it at once.

V Resolved that the following points be disposed of according to the Orders entered against: —

(1) An insured failing to receive his Policy within the prescribed time of one month will be required to produce a fresh Medical Certificate according

P J.C

according to rules. By the time such a Medical Certificate is produced by him he passes from one age to another according to rule 6. In such cases are the Policies to be revised and the amount of bonus reduced according the age the insured may have attained at the time of reissuing the policies for delivery?

Yes.

(2) Suppose an insured wilfully neglects to pay the premium regularly month by month. May not interest be levied at one pie per day for each rupee accruing from the date he draws his pay without paying the premium?

The Examiner D. P. W. and the heads of other Departments to be requested to arrange to have the premium deducted from pay whether drawn by Cheque or otherwise.

VI. Resolved that with reference to the question of a suitable room for the Secretary's office the present one being very small and dreadfully hot, the Government be asked through the Chief Secretary

Chief Secretary to place the room now occupied by Mr. K. Puttanah Chetty at the disposal of the Secretary to the Insurance Committee

Signed/ J. J. McGann
President to the
Insurance Committee.

"Copy"

For Secretary to the
Insurance Committee.

~~13~~ 8/10

Read.

Letter No. 709 dated the 11th March 1893, from the Secretary to the Insurance Committee submitting copy of the Proceedings of the Meeting held on the 6th Idem. ~~together with a copy~~ of the questions for the examination of female ~~proposers~~.

No 3676 dt 23-8-93
R. 402 / 24

Order thereon.

Recorded with the ~~Proceedings~~ dated 23/8/93

The case of Jaisadas Ramanna referred to in clause 2. of Resolution IV should be subd.

Gentlemen for orders. This will
Y.E. come
be done

The Govt approved questions for
female applicants
submitted with the
above are approved.
They should be examined
by a lady assistant surgeon
~~or~~ or by a Dr. Medical
officer with the aid of
a midwife or nurse.

Yes no
should be
in the

chf secy

Yes
27/7/43

To

The Secretary to the
Myore State Aid Committee

Life Romance
for Female
Bricklayers